

## REMARKS

In Office Action dated March 23, 2006, various objections to the Specification were raised, a substitute specification was requested, and claim 1 was rejected under 35 USC § 112(2) for an informality.

In response, Applicants herein provide a substitute specification, amend the specification, and amend claim 1 to overcome the informality. Applicants believe the application is now in condition for allowance and respectfully request a prompt indication of the allowance of pending claims 1 – 6.

### **Response to Objections to the Specification**

*The specification was objected to for the following grounds:*

1. The Office Action stated, “In the description of the drawings, Figure 1 cannot be found as being described in the Specification.” Response: Figure 1 is described at Paragraph 6. Attached is a replacement drawing sheet wherein Figure 1 has been labeled as “Prior Art.”
2. “Figure 3, element “304” in the drawing is “mortgage broker” and in the Specification “304” is “mortgage broker(s). . .” Response: The Specification has been amended at Paragraph 23 to clarify that while Figure 3 illustrates a single mortgage broker, other embodiments may include more than one mortgage brokers.

3. “Figure 3, element “300” is not found in the description of Figure 3.” Response: Examiner’s attention is respectfully directed to Paragraph 23 wherein element 300 is described as “information exchange platform 300.”
4. “Figure 4, element “406” is not found in the description of Figure 4.” Response: Examiner’s attention is respectfully directed to Paragraph 25 wherein element 406 is described as “radio button 406.”
5. “Figure 5, elements “302, 304, and 306” are not found in the description of Figure 5.” Response: Paragraph 28 has been amended to describe elements 302, 304, and 306.

Per Examiner’s request, a substitute specification is attached hereto with markings showing all changes relative to the immediate prior version of the specification of record. Also attached is a clean version (without markings). The substitute specification contains no new subject matter.

*Response to the Rejection of Claim 1*

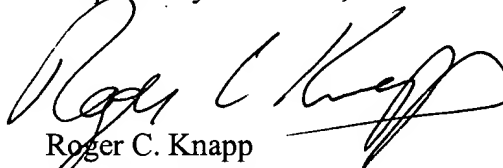
Claim 1 was rejected as lacking antecedent basis for “generic mortgage lender profile.” Applicants respectfully respond that the claim element “one or more generic mortgage lender profiles” provides antecedent basis for “the” generic mortgage lender profile, as the antecedent term encompasses both multiple profiles and a single profile. Nonetheless, Applicants have amended claim 1 to recite “at least one” generic mortgage lender profile. Because “one or more” and “at least one” both encompass either a single

profile or multiple profiles, Applicants respectfully note that the scope of claim 1 has not been narrowed by this clarifying amendment.

Applicants thank Examiner for the thoroughness of the Office Action and believe that the present amendment is fully responsive. A prompt passage of the present application to issuance is earnestly requested.

No fee is believed due in connection with this filing. However, in the event that there are any fees due, please charge the same, or credit any overpayment, to Deposit Account No. 50-1065.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Roger C. Knapp", written over the typed name.

Roger C. Knapp  
Reg. No. 46,836  
Attorney for Applicants

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Slater & Matsil, L.L.P.  
17950 Preston Rd., Suite 1000  
Dallas, TX 75252  
Tel: 972-732-1001  
Fax: 972-732-9218